



FAQs

NCFlex Health Care Flexible Spending Account for 2019/2020

Q: What does the \$500 rollover mean?

A: It allows participants who elect the HCFSAs to rollover money from their 2019 account into 2020 up to \$500. The minimum that can be rolled over is \$25.

Q: How will my account look online if I have a rollover amount?

A: Once logged into ncflex.padmin.com you will see your 2020 election amount on one line (if you've elected an amount for 2020). Under that you will see a line item for your 2019 rollover amount up to \$500. Under that you will see your 2019 account with the election amount and this is where you can see if anything above the \$500 rollover is remaining.

Q: What happens if I have more than \$500 leftover at the end of 2019?

A: Any amount over \$500 cannot rollover and will be forfeited. However, you have until April 30, 2020 to submit claims that were incurred up through 12/31/19.

Q: If I rollover \$500, can I still elect the full \$2,700 for the following year?

A: Yes, you can still elect the full amount allowed by the IRS and keep the \$500 rollover.

Q: If I have money left in my 2019 or 2020 FSA, do I have to re-enroll to take advantage of my \$500 or less rollover?

A: No, you do not have to reenroll unless you want to put more money than your rollover into your HCFSAs for 2020 or 2021.

Q: Will P&A use my rollover money first in 2020 before the 2020 contributions are used?

A: Not for 2020 services, P&A will use the 2020 contributions first for any 2020 services.

Q: If I stop working for the state in 2020 what happens to my rollover funds?

A: The 2019 rollover funds will be forfeited unless you choose to enroll in COBRA for the HCFSAs.

Q: Does the rollover also apply to the Dependent Care FSA?

A: No, the Dependent Care FSA will not have a rollover feature but will continue to have a grace period through March 15th of the following year.

Q: If I have \$500 that rolls over from 2019 to 2020 and do not spend that money, does it then roll to 2021 or is it only available to 12/31/2020?

A: As long as you are still actively employed, the funds will rollover to future plan years (i.e. 2021).

Q: Where can I check my FSA account balance(s)?

A: ncflex.padmin.com or download the P&A Group mobile app through the App Store or Google Play.